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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Application No.:	10/575,964	Examiner:	N/A
Filing Date:	April 14, 2006	Art Unit:	3624
First Inventor:	BALDISCHWEILER, M.	Customer No.:	23364
Attorney No.:	BALD3012/JEK/JJC	Confirm. No.:	5100
For:	METHOD FOR PROCESSING A CASHLESS PAYMENT TRANSACTION		

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

INTRODUCTORY COMMENTS

Pursuant to Rule 37 CFR. §§ 1.56, 1.97 and 1.98, this Information Disclosure Statement is submitted in the above-identified patent application. A listing of documents to be published on the face of any patent granted from this application is submitted on forms PTO/SB/08A and 08B. Any other documents or information submitted for consideration by the examiner are listed in this paper. A copy of each foreign patent or non-patent literature listed on forms PTO/SB/08A and 08B is submitted herewith.

Additional Information Not Listed on Form PTO-1449

International Search Report in corresponding PCT application PCT/EP2004/011423.

Concise Statement of Relevancy

(Non-English Language Documents Only)

The relevancy of each document is identified in the Search Report in accordance with international categories: "A" (document defining general state of the art which is not

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considered to be of particular relevance, "Y" (inventive step or obviousness), and "X" (novelty).

For the non-English language documents not listed in the Search Report, their relevancy is described as follows.

DE 199 57 660 A1 discloses a method for charging the price of travel for the use of public transport. In the method, a passenger loads up a memory element provided on his fare card resembling a check card, using cash or credit card, at a machine connected to a head office.

DE 198 42 555 A1 discloses a method and apparatus for collecting an amount for authorized use of an area and/or service. At the onset of use, a value transponder containing an individual identification number and a certain debit amount is connected with a read/write station of a terminal.

DE 299 02 057 U1 describes a portable payment transaction terminal which allows amounts of money to be debited to chip cards with cash card functionality.

WO 02/067211 describes the use of personal digital assistants (PDSs) which guarantee secure data transmission when effecting a data exchange between a chip card and a terminal.

DE 198 41 862 A1 discloses data exchange between terminal and chip cards in mobile phones.

Statement Regarding Translations

English language translations of the non-English language documents are not available to Applicants' attorney.

Statement of Timeliness

This Information Disclosure Statement is submitted prior to the mailing date of the first Office Action on the merits received by Applicant in the above-identified application.

Please charge any additional fees required or credit any overpayments in connection with this paper to Deposit Account No. 02-0200.

The Examiner is requested to acknowledge consideration of the information provided in this paper in accordance with prescribed procedures.

If any issues remain that may be resolved by a telephone or facsimile communication with the Applicant's Attorney, the Examiner is invited to contact the undersigned at the numbers shown below.

BACON & THOMAS, PLLC
625 Slaters Lane, Fourth Floor
Alexandria, Virginia 22314-1176
Phone: (703) 683-0500
Facsimile: (703) 683-1080

Date: May 8, 2007

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Justin J. Cassell', written over a horizontal line.

JUSTIN J. CASSELL
Attorney for Applicant
Registration No. 46,205

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